



# Harbor Federal Credit Union

*The Best at Serving You!*

## SERVICE AND BENEFITS

**The Credit Union** is a not-for-profit organization existing solely for the benefit of its members and serves them by providing a wide range of financial services with emphasis on:

- ☐ **SAVINGS ACCOUNTS**  
(your membership)  
\$25.00 minimum balance.  
Dividends
- ☐ **CHECKING ACCOUNTS**  
No minimum balance.  
No per check charge  
No monthly fee  
Free first box of checks for new members
- ☐ **PAYROLL DEDUCTION**  
Easy and convenient method of saving  
or making your loan payment . . .  
**OR BOTH!**
- ☐ **DIVIDENDS**  
(paid monthly or quarterly on  
Savings and Investments)
- ☐ **LOW INTEREST LOANS / VISA**  
A wide variety of loans including  
signature, autos, and 1st & 2nd trust deeds.
- ☐ **VISA ATM Access**  
Low interest rate.  
NO Annual Fee.
- ☐ **VISA CHECK CARD**  
Combination of ATM,  
Point of Sale and VISA  
(Debits your Checking Account)
- ☐ **INVESTMENTS**  
We offer IRA's, Money Market Accounts,  
& Share Certificates.
- ☐ **COIN MACHINE**
- ☐ **1ST TIME BORROWER PROGRAM**  
For loans and VISA.
- ☐ **ON-LINE BANKING**  
HARBOR@CCESS  
E-statements, BillPay  
On-line Loan Applications
- ☐ **DIRECT DEPOSIT**  
A safe and effective way in depositing your  
net paycheck into your savings or checking
- ☐ **SECURITY**  
Each member's account is federally  
insured by NCUA for \$100,000.00.
- ☐ **LOAN PROTECTION - LOW COST**  
Credit Disability, Credit Life, GAP and  
Mechanical Breakdown Insurance.
- ☐ **LIFE INSURANCE**  
Free \$1,000.00 Accidental Death  
and Dismemberment insurance.
- ☐ **ATM - Deposit & Withdrawal**  
24 hour access to your savings or  
checking - Nationwide locations.
- ☐ **POINT OF SALE - ATM**  
Checking Accounts only
- ☐ **AUDIO RESPONSE**  
24 Hour Account Access  
"TELLY THE TELLER"
- ☐ **MEMBER PRIVILEGE PROGRAM**  
Overdraft Protection

**Monday - Friday Open from:**

**7:00 a.m. to 4:30 p.m.**

**One Civic Plaza, Suite 101, Carson, CA 90745**

**(310) 816-0440 • Telly the Teller (310) 816-8030**

**[www.harborfcu.org](http://www.harborfcu.org)**